



Carter's Cove Chronicle

Volume 15, Issue. 2 publication of the Carter's Cove Homeowners' Association
February 2004

A Note From The **PRESIDENT**

Happy Valentines Day! As you prepare to give sweets and treats to your sweetie this weekend remember your community needs a treat, as well. Treat your community by paying your HOA fees early or at least on time. By now you should have received your coupon books, if not please contact Susan at Howard Property Management immediately.

For your convenience, I have attached the 2004 budget. The income for this budget is derived by dividing 12 months by \$35 (HOA fee) by 108 (number of units). This simply means we all have to pay or the community will suffer. One of the biggest expenses we face is snow removal. With the amount of snow and ice we have had so far, our budget in this area is almost depleted. Please pay your dues.

I would like to thank the communications committee for all their hard work and efforts with getting the community website up and running. For more information about the website see the article below.

Our next meeting is on Thursday, February 19th in the Guilford Elementary music room. I am encouraging you to take an hour of your time to attend this meeting. Hope to see you there!

Property Management Company

Howard Property Management, Inc.

410-312-5507 Office

410-381-9242 Fax

Susan Poole, Property Manager

propertymanagement@carterscove.info

www.carterscove.info

Social Committee

By Carl Adolph

Congratulations to the winners of the first "Best Decorated House" contest. First prize, a \$50.00 gift certificate to Wal-Mart, was awarded to 9246 Pirates Cove. The second prize, a \$30.00 gift certificate to Target, was awarded to 7324 Hidden Cove. Thanks for all those who showed some holiday spirit and spruced up the community. We look forward for more participants in the coming holiday season. Congratulations and thanks again!

Snow Removal

Clearing Your Sidewalks "It is the duty and obligation of the owner of property abutting a sidewalk in a public right-of-way to remove snow from the sidewalk within 48 hours after the snow has fallen." (Howard County Code, Section 18.402(h).

Please lend a helping hand to any neighbors who may be physically or otherwise unable to remove the snow. If you are willing to help remove snow for seniors or physically disabled individuals in your neighborhood who need help, please call Senior Information and Assistance at 410-313-7212 to volunteer for the "Snow Help" program. Your thoughtfulness can make a big difference to someone who might otherwise be unable to cope.

Carter's Cove Website

The Carter's Cove website is now up and running! The web address for your community website is www.carterscove.info. You can access area restaurants information, frequently asked questions, contact the board or the property management company. You can view previous newsletters, meeting minutes and architecture guidelines. Coming soon you will find the covenants and other pertinent information. If there is a question or document that you would like to see just let us know. Our goal is to make this website your first stop for finding out information about our community. Please leave us a message on our forum board.

The Chronicle
is published monthly for the sole use and enjoyment of the Carter's Cove homeowners and residents by the CCHOA and is delivered free to each residence.
Contributing Writers:
Tonya Taylor and Carl Adolph

This is your community newsletter and your comments and articles are welcomed. Send your material to this newsletter care of the Editor to either Howard Property Management, Inc. (address below) or email to: Tonya.Taylor@carterscove.info. All contributions are due by end of day on the first Thursday of the month in order to appear in the next month's newsletter.

Trash and Recycle Pick-Ups

The trash is picked up on Friday mornings between around 6 a.m. Trash should be placed at one of the islands in the parking areas on Thursday evenings. **Because we want to keep our community looking its best, please do not put your trash out before 6 p.m.** Note: Grass clippings and trimmings from bushes and hedges are picked up on recycle days. Please do not put them out earlier or on trash days. Recycles should be placed in the same location on Tuesday evenings (after 6 p.m.) to be picked up on Wednesday mornings, around 6 a.m.

Did you know...
... we will begin to levy fines against homeowners who violate the rules defined in our covenants.
... all calls about community issues should be directed to Susan Poole at Howard Property Management, Inc.
410-312-5507

Board Members

- President..... **Tonya R. Taylor**
president@carterscove.info
- Vice President..... Carl Adolph
vicepresident@carterscove.info
- Treasurer..... Marcus Honarvar
treasurer@carterscove.info
- Secretary..... Jen Kitchen
secretary@carterscove.info
- Member at Large..... Nicole Simpson
nicole.simpson@carterscove.info
- Member at Large..... Theresa Huntington
Theresa.Huntington@carterscove.info
- Member at Large..... Ray Bougiorni
ray.bougiorni@carterscove.info

Committee Chairpersons

- Architectural Committee..... Michael Huntington
- Finance Committee..... Marcus Honarvar
- Social Committee..... Carl Adolph
- Communications Committee..... Don Kitchen
- Other noted numbers:..... Animal Control
410 313-2780
after hours: 410 313-2200
Hoffman Bros Towing
(301) 725-0185



Proposed 2004 Budget

	INCOME	NOTES
Association Fee		
2004 Assessment	45,360	12 months X 35 X 108 units
Late Fees	225	15 units X 15
TOTAL INCOME	45,585	
EXPENSES		
Accounting	600	
Administration		
Bank Charges	20	
Management Fee	8,400	per contract @ 700 per month
Meeting Costs	500	room rental & food
Postage	250	
Printing by HPM	150	
Printing Comm'l	125	
Supplies	200	envelopes & coupons
Contingency	30	
Ground Maintain		
Clean-up	750	contract for community & after dumpsters
Parking Lot	1,050	American Striping
Snow Removal	6,000	
Insurance	1,900	PM seeking new bid
Land Maintain		
Lawn Care	8,486	mowing (24) & edging (7)
Leaf Removal	1,380	@ 23 per hour/ 2 times @ 30 hours each
Misc. Landscaping	1,000	misc plus defoliation
Mulch	955	trees - 760/ bed - 195
New Plantings	240	seasonal rotation @ 120 each
Tree Removal	1,200	at least one day's work
Tree & Shrub Fert	616	one time applic tree 586/ shrubs 30
Tree & Shrub Prune	430	shrubs - 230 / trees 200 est.
Weeding-fertilize	3,260	fert (2), liming, pre-emerg, broadleaf (2), grub, non selective herbicide (3)
Legal	2,000	
Maintenance Reserves		
Reserve Contrib	1,768	this is the "plug" to be determined at year end
Taxes		
Fed	50	
State	25	
Utilities		
Electric	4,200	
TOTAL EXPENSES	45,585	

Not included:

Funds for neighborhood
watch

400

Inspections

540

108 units @ \$5 per

**Don't forget to visit the
Carter's Cove
website at
www.carterscove.info**